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AN ELEMENT OF THE GENERAL PLAN
CITY OF SANTA MARIA, CALIFORNIA

HOUSING ELEMENT
AND
HOUSING ASSISTANCE PLAN

FOR THE CITY OF SANTA MARIA

APRIL 1977

Santa Maria - City planning
City planning - California
Housing policy - " - Santa Maria



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CITY COUNCIL

ELWIN E. MUSELL, MAYOR
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WAYNE T. HESSELBARTH
ALLEN BURKE
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PLANNING COMMISSION

JOSEPH A. OLIVERA, JR., CHAIRMAN
WILLIAM COUEY
R. J. RABSKA
GLENN E. SEAMAN
CURTIS TUNNELL

PREPARED BY THE COMMUNITY DEVELOPMENT DEPARTMENT:

AL AUTRY, DIRECTOR

RESOLUTION NO. 77-4327

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF SANTA MARIA APPROVING AN ADDITION TO THE ADOPTED GENERAL (HOUSING ELEMENT, ELEMENT NO. 11) (GP-76-14)

WHEREAS, there has been submitted a proposed addition of a Housing Element to the General Plan as Element No. 11 of the adopted General Plan of the City of Santa Maria; and

WHEREAS, the proposed amendment on file with the City Council has heretofore been submitted to the Planning Commission of the City of Santa Maria, and the Planning Commission has recommended approval thereof by its Resolution No. 1171; and

WHEREAS, a public hearing on said amendment was set in the manner provided by law and duly noticed to be heard, and this Council fully heard and considered the initial environmental study applicable to said project proposal, and it appeared that there would be no substantial detrimental environmental impact; and

WHEREAS, said public hearing has been held as provided by law, and this Council has heard all matters produced thereat, and has determined that the proposed addition of the said Housing Element should be approved;

NOW, THEREFORE, IT IS HEREBY RESOLVED as follows:

1. The foregoing recitals are hereby found to be true.
2. The Housing Element, in the form on file with the City Clerk, is hereby adopted as Element No. 11 of the adopted General Plan for the City of Santa Maria.
3. In adopting the foregoing Housing Element, this Council hereby expressly affirms that it will conduct public hearings with regard to future specific programs implementing those parts of the said Element set forth under the heading "Implementation" in the manner provided by law.

PASSED AND ADOPTED at a regular meeting of the City Council of the City of Santa Maria held April 5, 1977.

/s/ ELWIN E. MUSSELL
Mayor

ATTEST:

SEAL

DOROTHY LYMAN
City Clerk

By: /s/ GEORGIA SCHICK
Deputy

STATE OF CALIFORNIA }
COUNTY OF SANTA BARBARA }
CITY OF SANTA MARIA } SS.

I, DOROTHY LYMAN, City Clerk of the City of Santa Maria an ex officio Clerk of the City Council, DO HEREBY CERTIFY, that the foregoing Resolution no. 77-4327 was duly and regularly introduced and adopted by said City Council at a regular meeting held April 5, 1977 by the following vote:

AYES: Councilmen George Hobbs, Wayne T. Hesselbarth, Allen Burke, Jack Adam and Mayor Elwin E. Mussell.

NOES: None.

ABSENT: None.

DOROTHY LYMAN
City Clerk of the City of Santa
Maria and ex officio Clerk of the
City Council

By: /s/ GEORGIA SCHICK
Deputy

SEAL

RESOLUTION OF THE PLANNING COMMISSION
CITY OF SANTA MARIA

IN THE MATTER OF RECOMMENDING }
CITY COUNCIL ADOPTION OF A }
MANDATORY ELEMENT OF THE }
GENERAL PLAN OF THE CITY OF }
SANTA MARIA, HOUSING ELEMENT, }
ELEMENT NO. 11 } RESOLUTION NO. 1171

WHEREAS, the City of Santa Maria is presently engaged in a program to prepare a General Plan for the City of Santa Maria and environs; and

WHEREAS, the City has prepared a Housing Element; and

WHEREAS, the City Planning Commission has determined that the Housing Element, Element No. 11 of the City's General Plan meets the requirements of Sec. 65302(c) of the State Planning Law and public hearing has been held in accordance with Section 63501, Article 9 of the State Planning Law, and said Commission has considered the comments and recommendations with regard to said Housing Element, Element No. 11, dated January, 1977, included as an addendum to said element for transmittal herewith.

NOW, THEREFORE, BE IT RESOLVED that the Planning Commission of the City of Santa Maria does hereby adopt the Housing Element, Element No. 11 of the City's General Plan, dated January 1977; and

BE IT FURTHER RESOLVED that the Planning Commission of the City of Santa Maria recommends that the City Council hold the necessary public hearings on said element and addendum as submitted with this resolution, and adopt said element and adendum.

PASSED AND ADOPTED by the Planning Commission of the City of Santa Maria at its regular meeting of January 19, 1977 by the following roll call vote:

AYES: Commissioners R. J. Rabska, Glenn Seaman, Curtis J. Tunnell, William Couey, and Joseph A. Olivera, Jr.

NOES: None.

ABSENT: None.

/s/ JOSEPH A. OLIVERA, JR.

JOSEPH A. OLIVERA, Chairman
City Planning Commission

ATTEST

/s/ AL AUTRY
AL AUTRY, Secretary
City Planning Commission

I hereby certify that the above Resolution No. 1171 was adopted by the Planning Commission of the City of Santa Maria on January 19, 1977.

/s/ AL AUTRY
AL AUTRY, Secretary

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PLANNING COMMISSION RESOLUTION NUMBER 1171, JANUARY 19, 1977

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CHAPTER I

INTRODUCTION

The State of California adopted legislation in 1969 requiring local jurisdictions to adopt a "Housing Element" (California Government Code, Section 65302 and 65303). In addition, the United States Congress passed the Housing and Community Development Act of 1974, which requires all applicants who apply for Housing and Community Development funds (H/CD) to prepare a "Housing Assistance Plan". This document is designed to fulfill these requirements.

It is organized as follows:

First - it summarizes the major findings;

Second - it provides background information and research that was used to design the various policies and programs;

Third - it establishes goals and objectives which shall be a statement of results which the community should strive to attain; and

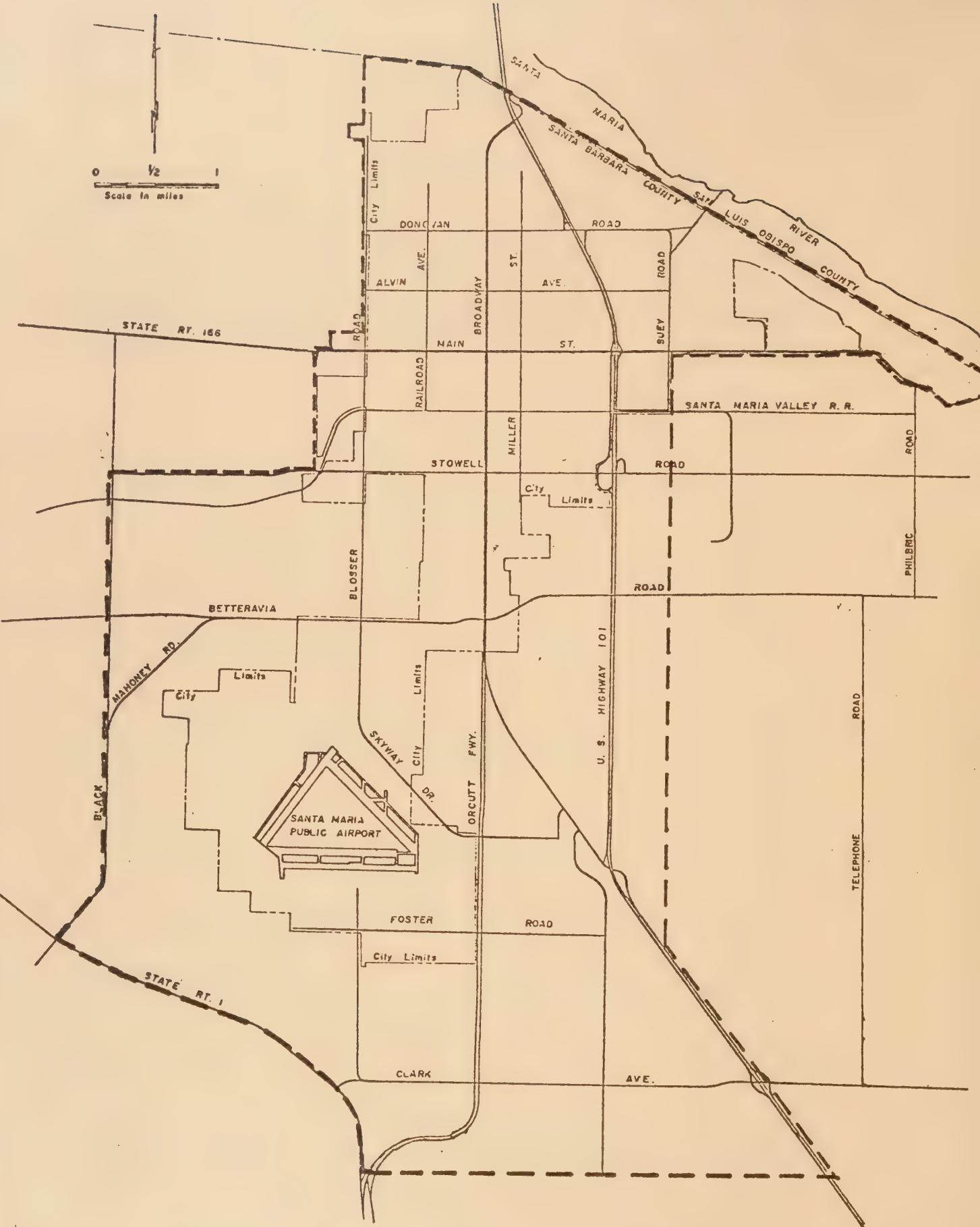
Fourth - it proposes the adoption of policies and programs that are designed to meet the housing needs and problems of Santa Maria.

The Element is only a tool, and like any tool, it is designed to be used. If not used, it will be of no value to the community. In meeting the requirement for a Housing Assistance Plan, the text will accomplish three things:

1. Accurately survey the condition of the City's housing stock and assess the housing assistance needs of lower income persons residing in or expected to reside in the community.
2. Specify a realistic annual goal for number of dwelling units or persons to be assisted; and
3. Indicate the general locations of proposed housing for low income persons.

AREA OF STUDY

The area of study for this Element is contained within the Santa Maria Planning Area. The following map outlines this area.



CITY OF SANTA MARIA
PLANNING AREA

HOUSING ELEMENT CONSISTENCY

The relationship between the Housing Element and other General Plan Elements is a major concern of the City of Santa Maria. This Housing Element has been prepared with reference to the currently adopted City and County General Plans and their proposed amendments.

Any future residential development within the City should be designed to be consistent with not only the Housing Element but all other elements of the General Plan. In particular, special attention has been given to the consistency between the Housing Element and the Land Use Element.

The Housing Element has been designed to be complementary to not only the Land Use Element, but also, the Zoning and Subdivision Ordinances and the Building and Housing Codes of the City.

CITIZEN PARTICIPATION

It shall be a provision of this element that biennially it be reviewed and updated. The review and update shall include:

1. Incorporation of new census or survey data as necessary to assure continuing accuracy and reliability of the element's data base.
2. Evaluate the effectiveness of the Housing Program in accomplishing housing objectives and carrying out the policies and priorities established in the Housing Element.
3. If necessary, identify any new programs the City will undertake.
4. If necessary, identify the current programs which will be discontinued and indicate the reasons for their discontinuance.

CHAPTER II

SUMMARY OF FINDINGS

The major problems and opportunities, discussed in greater detail in the Background Studies Chapter (Chapter III) of this Element, may be summarized as follows:

PRESENT SUPPLY

HOUSING TYPES:

There is a large variety of unit types and combinations in the planning area. Residential neighborhoods range from homogeneous single family units to areas containing a high mix of multiple and single family units. The older areas located closer to downtown constitute the majority of the highly mixed residential areas, while the homogeneous single family neighborhoods are located farther to the north, east, and south.

In 1975 a total of 12,266 dwelling units were located in the City. Of these dwellings, 9,057 were single family detached units and 3,210 were attached. There had been a net increase of 1,463 new units since the 1970 Census.

HOUSING CONDITIONS:

A survey of housing conditions indicates that 7.74% of the stock in Santa Maria is substandard. (Substandard units are defined in the Glossary, Appendix A of this text.) It is estimated that 5.85% is suitable for rehabilitation and 1.89% is in such poor condition that it should be demolished.

The majority of the substandard housing is located in three general areas:

1. The west central side of the City.
2. Del Porto Lane area.
3. East Newlove Drive.

These three areas contain the majority of the housing units which have reached the end of their life expectancy.

HOUSING STOCK LIFE EXPECTANCY:

The majority of the Santa Maria housing stock is young (15 - 25 years

old), and no major problems are foreseen in the near future because of large numbers of units reaching the end of their life expectancy. A survey of the age of the housing stock reveals that 75% of the housing stock is less than 25 years old. It is estimated that 3,185 units will have a life expectancy of 10 years in 1990 and are expected to be removed from the housing stock by the year 2000 if the present level of maintenance is continued.

DECLINING AREAS:

Like any community, there are areas which appear to be declining. Some of the factors underlying this decline in condition and appearance include:

1. Economic ability of residents to maintain the property.
2. Type of occupancy.
3. Tax disincentives to proper maintenance on well maintained units.
4. Poor quality of original construction.
5. Inadequacy of public improvements and facilities.

The programs outlined in this text are designed to meet these problems.

DEMAND FOR THE SUPPLY

SUPPLY AND DEMAND:

The total demand for housing in Santa Maria is greater than the supply available. The 1975 Census indicates that the vacancy rate is only 2.11%. However, available information indicates that several housing developments are now or soon will be under construction. This surge of new housing into the housing market will help solve the shortage of housing, but may have little or no effect on certain segments of the supply for which there is yet unmet demand e.g. single family housing priced under \$30,000.

EXPECTED FUTURE DEMAND FOR HOUSING:

Santa Maria is expected to experience a low to moderate growth rate which will generate a demand for approximately 141 housing units a year. This growth rate is assumed to be approximately 1% a year. However, several factors such as expansion of the Space Program at Vandenberg Air Force Base could easily alter this projected need.

HOUSING COSTS AND INCOME:

It is increasingly difficult for first time home buyers (e.g. young families) to become home owners. A comparison of the cost of housing versus household incomes reveals that the cost of buying a home is inflating approximately twice as fast as the increase in family income. This means that there is a lot of "ineffective demand" - a need or desire for certain ownership housing not backed up by the ability to pay for it.

NEED FOR HOUSING ASSISTANCE:

There are 1,559 households in Santa Maria in need of housing assistance to meet their basic shelter requirements. (Housing Assistance Need is defined in the Glossary, Appendix A of this text.) The need is determined by income, age, and household size. Of this group, 893 households are currently receiving housing assistance, leaving an unmet need of 666 units. Housing assistance is administered primarily by the Santa Barbara County Housing Authority. Additional housing assistance is provided in the Central Plaza Low Rise Housing Project which is administered by a local union.

MIGRANT FARM WORKER HOUSING:

There appears to be an unmet need for migrant farm worker housing in the Santa Maria Valley. Data available indicates that this is a State and region-wide problem. This problem, to whatever degree it exists, cannot be solved by the City of Santa Maria without County, State and Federal assistance.

RESOURCES TO INCREASE SUPPLY

FUTURE RESIDENTIAL EXPANSION AREAS:

An analysis of existing sites available for residential development indicates that the Santa Maria Planning Area has adequate non-prime agricultural land suited to residential growth. This growth can take place in three areas:

1. Fill-In-Areas - Several undeveloped sites (ranging in size from 70 acres to single 6,000 square foot lots), exist in Santa Maria and are primarily surrounded by developed areas. A few of these areas contain prime agricultural soils but because they are surrounded by urban development, they are logical for development.

2. South of Stowell, east of Blosser Road, north of Lakeview Road, west of U.S. 101 - This area, when developed will be a connector between Santa Maria proper and the Orcutt area. In addition, the extension of Miller Street through this area will stimulate residential development.
3. The Orcutt/Oak Knolls Area - There is considerable land available for residential development in this area. As in Santa Maria proper, the development of this area will fill-in existing undeveloped lands between developed areas.

Whenever possible agricultural land should be spared from residential development, except in special cases as noted above. The map on Page 16, entitled "Housing Opportunities", indicates possible areas for future residential expansion.

CHAPTER III

BACKGROUND STUDIES

HOUSING MARKETS

THE GEOGRAPHIC HOUSING MARKET:

The Santa Maria Geographic Housing Market can be defined as being identical to the adopted planning area. The market area is bounded on the north by the Santa Barbara/San Luis Obispo County line, on the west by Black Road extended, on the south by Stubblefield Road extended, and on the east by Telephone Road extended.

The Santa Maria Housing Market can be divided into two distinct sub-areas:

1. The City of Santa Maria itself (north of Betteravia Road).
2. The Orcutt/Wye area (south of Betteravia Road).

These two areas are separated by a large undeveloped area in the vicinity of Betteravia Road.

No clear cut division in the condition, kind, and price of housing is made between the two areas, but it is generally assumed that the more expensive single family homes are located in the Orcutt/Wye area.

ADJACENT HOUSING MARKETS:

The nearest housing markets are: Guadalupe, 9 miles to the west; Nipomo Mesa, 6 miles to the north; and the Lompoc Valley, 20 miles to the south.

HOUSING SUB-MARKETS:

A housing market is a geographical area which provides housing to a given population. The housing market is usually made up of several sub-markets. (Single family, multi-family, condominium.) Sub-markets can be further divided according to economic factors (low-income, moderate-income, etc.). In many cases the housing market area is different for each individual depending on a number of variables:

1. Location of employment.
2. Level of income.

3. Adequacy of transportation.
4. Family status.
5. Individual or aesthetic preferences.
6. Availability of housing in different price ranges.

For example, a low income person who cannot afford transportation may wish to locate near their employment. In this case, the individual's housing market is very limited. But, if this individual can afford an automobile, his housing market can be vastly expanded.

For Santa Maria the housing sub-markets are contained largely within the planning area. Some overlapping does occur with people who have the desire or means to live inside the planning area and commute to work in other locations e.g. Vandenberg Air Force Base.

Basically all sub-markets are provided for in the planning area, although, some shortages have occurred. For example, there is a need for additional low-income housing.

HOUSING MARKET RELATIONSHIPS:

The Santa Maria Housing Market is basically independent of other housing markets. Pressures exerted by other housing markets, do not necessarily exert direct pressure on Santa Maria.

Primary housing demand is heavily related to employment in the Santa Maria Valley. However, major employers outside the planning area like Vandenberg Air Force Base have played a large part in shaping housing demand. This influence has been extended on other housing markets as well e.g. Lompoc and Santa Ynez.

SUPPLY AND DEMAND

HISTORY AND TRENDS:

Historically the supply and demand in Santa Maria was fairly stable to 1949. During the 50's the construction rate picked up and finally skyrocketed in the early 60's. The predominate reason for this increase was the activation of Missile and Space Programs at Vandenberg Air Force Base. A large number of construction workers and Base employed personal poured into the Santa Maria Valley and demanded housing. As a result, housing was constructed at an alarming rate, and people were able to obtain housing with little or no money down. With the completion of the Vandenberg facilities the construction workers literally walked off and left their homes, leaving large numbers of houses vacant. Very few residential building permits were issued for the next seven years, because of an oversupply of housing.

Starting in 1973 the demand started catching up with the supply and slowly the rate of residential construction started to pick up. In 1975 indicators showed the demand had overrun the supply. Interviews with realtors and lenders in the Santa Maria area indicates there is a large number of families looking for housing and very few affordable units for sale. The 1975 State Special Census indicates only 2.11% of the housing stock was available for occupancy. A 5 to 7% vacancy rate would indicate a healthy housing market. (A healthy housing market is defined as a housing market in which a reasonable choice is open to the housing seeker. California Statewide Housing Element - Phase 1, November 1972.)

Generally, demand in Santa Maria has been for single family homes. Most people prefer the privacy afforded by a single family home. Families with children often find it difficult to find rental housing and prefer the environment of a single family neighborhood to raise their children.

Available information indicates the private building industry recognizes the present housing shortage and is taking the necessary steps to meet this demand. Between October of 1975 (1975 Special State Census) and April of 1976, 214 housing units were completed in the City. In April outstanding building permits indicated 114 single family and 190 multi-family units were under construction. April records also indicated that 568 residential units were under consideration, however, building permits had not been issued for these units pending review by the City's Community Development Department.

HOUSING COST:

Available information has shown that the cost of housing is inflating approximately twice as fast as personal incomes. As a result, first time housing buyers e.g. young families, are finding it increasingly difficult to become home owners.

The standard used to determine what portion of a family's income should be used for housing is 25% of the gross income. The median monthly family income in 1975 was \$898 (1975 Special Census Data - annual income is equal to \$10,775). Therefore, the median family could pay up to \$225 per month for housing. The median home in Santa Maria was selling for \$27,551 (1975 Special State Census Data) in 1975, and the typical monthly cost of owning a home is 1% of the total selling price. (Data obtained from a survey of local realtors, February 1976. This includes the cost of the loan, taxes and insurance.) Therefore, the cost of buying a \$27,551 home is calculated to be about \$275 a month after the down payment is made.

As can be seen the household cannot afford the house by \$50 a month. (This assumes that the home buyer has not owned a home before and cannot make a large down payment.)

This is a dramatic change from 1970 when the average income was \$8,505 or \$708.75 per month. Twenty-five percent of this figure is \$177. The

median home in 1970 was valued at \$17,400 which would have cost \$174 per month for the loan, taxes and insurance. The median household could easily afford housing in 1970.

Between 1970 and 1975 the median household income rose a total of 21.09% while the price of the median house rose 42.09%. If this trend continues a major portion of the households in Santa Maria will not be able to afford to purchase housing in the near future.

As stated earlier, this problem is affecting young families and first time housing buyers looking for their first home. Usually the young family has a lower income and has trouble qualifying for a loan. These families will be forced to put off buying a home longer and saving more money toward a larger down payment.

The low vacancy rate in Santa Maria is contributing to the high cost of housing. According to local realtors, the low vacancy rate enables the seller to ask a higher selling price and receive it.

Another factor contributing to the high cost of housing, over which there is really no local control, is the high cost of construction. The cost of labor and building materials have been inflating at enormous rates, driving the cost of housing higher. This higher cost is also being reflected in the resale value of older homes in Santa Maria.

DEMAND FOR MIGRANT FARM WORKER HOUSING:

There are indications that there is a need for migrant farm worker housing in the Santa Maria Valley. It should be emphasized that this problem is area-wide and will require State, County, and City cooperation to solve.

Information from the local State Employment Development Department indicates that the number of migrant farm workers in the North County varies from a high in June and July of 1,100 to a low in December of 400. The peak of the season is from May to October. Most of the migrant farm workers in the North County are family oriented and bring their families with them when they migrate.

The only housing programs that are geared strictly to the needs of the migrant farm laborer, are provided by the California Employment Development Department (E.D.D.). The E.D.D. currently operates 25 migrant labor camps throughout California, but none in Santa Barbara County. These camps are open 180 days a year. The Sacramento office of E.D.D. indicates no funds are available for the next two years to establish any new camps. Because of the area-wide nature of this problem, it will have to be approached on an area-wide basis. The City of Santa Maria should work together with other local agencies in an attempt to solve this housing problem.

PROJECTED HOUSING DEMAND:

Although it appears that there are enough dwelling units to house the population, there is a lack of choice available to people needing larger or more suitable dwellings. This lack of choice is evident in the 2.11% vacancy rate. To improve choice in the current housing market an additional 200 units are needed. However, 27 single family, 27 multi-family units, and 58 condominiums were under construction within the City at the time of preparing this report. The records of the Building Department indicates that 173 single family, 243 multi-family, and 60 condominiums were completed in the City in 1976. This increase may bring the vacancy rate up over 5% and will improve housing opportunities. However, these new units may not satisfy the existing sub-market. The majority of them are selling for more than low and moderate income families can afford, leaving an unsatisfied demand.

Before any projections as to future demands are prepared, the following assumptions have to be made:

- a. Population Projection - An analysis of available population projections and past history would indicate future growth to be around 1% per year, comparable to the average growth rate since World War I.
- b. Vacancy Rate - As indicated by housing market researchers, a 5% vacancy rate is an appropriate proportion of units for sale or rent. This margin is included in the analysis.
- c. Demolition - Over the years, dwelling units will be demolished due to obsolescence or to make way for higher uses. In the Santa Maria area, 15 units a year are estimated to be lost to demolition. (Regional Housing Study, Santa Maria/Orcutt, Quinton-Budlong, April 18, 1974).
- d. Other Tenure - The 1975 State Special Census indicates 78 housing units were either abandoned, used as a second home or used for other uses. They constitute 0.65% of the total housing stock and must be allowed for in projecting total housing unit demand.
- e. Units Under Construction - Several units were under construction at the time of the Census and are now available for occupancy. This will be taken into account.
- f. Household Size - Current household size (2.95 persons) was derived by dividing the number of people living in the households by the number of households. These numbers were obtained from the 1975 Census. Household size is assumed to remain at 2.95 persons per household for the purpose of this projection, although it may in fact decrease over time. (Nationally, household sizes are declining at a rate of .05 persons per year.)

With these assumptions in mind the following table (Table I) is Santa Maria's projected housing demand.

TABLE I

PROJECTED HOUSING DEMAND

YEAR	INCORPORATED AREA	INCREASE	UNINCORPORATED AREA	INCREASE	TOTAL PLANNING AREA	INCREASE
Oct 1975	12,266	---	5,989	---	18,255	---
Oct 1975- Apr 1976	12,480	214 ¹	6,031	42	18,511	256
May 1976- Dec 1976	12,784	304 ²	6,086	55	18,870	359
1977	12,887	103	6,169	83	19,056	186
1978	13,025	138	6,253	84	19,278	222
1979	13,164	139	6,338	85	19,502	224
1980	13,305	141	6,424	86	19,729	227
1981	13,447	142	6,510	86	19,957	228
1982	13,590	143	6,597	87	20,187	230
1983	13,734	144	6,685	88	20,419	232
1984	13,879	145	6,774	89	20,653	234
1985	14,025	146	6,863	89	20,888	235

¹ Units that have been completed and final inspection made.

² Units now under construction or building permit issued.

The average dwelling unit demand per year is equal to approximately 141 units, within the incorporated area.

When making projections, there are a large number of unknowns that cannot be taken into consideration, and it is expected that any number of future events will alter the projections made.

While the growth in Santa Maria has averaged 1% per year over a long period, it has fluctuated in the past due to unexpected circumstances such as the build-up of Vandenberg Air Force Base. There is some evidence to indicate that future growth may follow this trend. For example, the projected use of Vandenberg Air Force Base as the center for the Space Shuttle will require a number of short term construction personnel from 1978 to 1980, to adapt the Air Force Base for shuttle development. There is the possibility that this construction will exert a short term pressure on the Santa Maria housing market, which would alter any projections made at this time. Also, there is no telling what demands will be made by any (if any) additional permanent personnel at the base. Not enough data exists to take this into consideration when making a projection.

Furthermore, there is no way of projecting what types of new industry will locate in the Santa Maria area. Any one new industry may dramatically affect the projected demand for additional units.

EXISTING SITES WHICH MAY BE AVAILABLE FOR RESIDENTIAL DEVELOPMENT:

An analysis of land available for residential developments proves Santa Maria has adequate land available for residential expansion to the year 2000.

Basically the available residential lands can be classified into 4 areas:

1. Fill-in Areas - Several undeveloped areas exist in Santa Maria that are primarily surrounded by developed areas. These areas should have priority for development. The areas range from as large as 70 acres to single 6,000 square foot lots. Most of these areas can be developed to 5 - 8 dwelling units per net acre. While the soils within some of these fill-in areas are prime agricultural, they are surrounded by urban development, and logically should be developed.
2. South of Stowell, east of Blosser Road, north of Lakeview Road, and west of U.S. 101. When developed this area will be a connector between Santa Maria proper and the Orcutt area. The extension of Miller Street through this area will be an impetus to development. Such development should be coordinated so as not to be impacted by Miller Street itself. Two types of densities proposed for this area are:
 - a. Low Medium Density Residential, 5 - 8 dwelling units per net acre.
 - b. Low Density Residential, no more than 4 dwelling units per net acre.

3. The third area is the Orcutt/Oak Knolls area. There still is considerable land available for residential development in this area. Two types of densities are proposed:
 - a. Low Density Residential, no more than 4 dwelling units per net acre.
 - b. Residential Agriculture, no more than 2 dwelling units per net acre.
4. Recycle Areas - In addition to the areas shown on the Housing Opportunities map, which follows, additional units can be provided in the older urban areas of the City. As units become substandard in the central part of the City, they are/can be demolished and new units established. It is a general trend in the City that when this occurs, more units are established on the parcel providing additional housing in the area. This method of redevelopment can help decrease the number of substandard units in the City, while adding additional units to the housing stock. This type of development has been done in the past by private developers. As problems and conditions intensify in certain areas of the City, redevelopment may be an alternative.

RESIDENTIAL EXPANSION POSSIBILITIES

In analyzing the vacant land designated in the proposed Land Use Element for residential development, the approximate growth potential can be calculated. The following acreage is available for residential development:

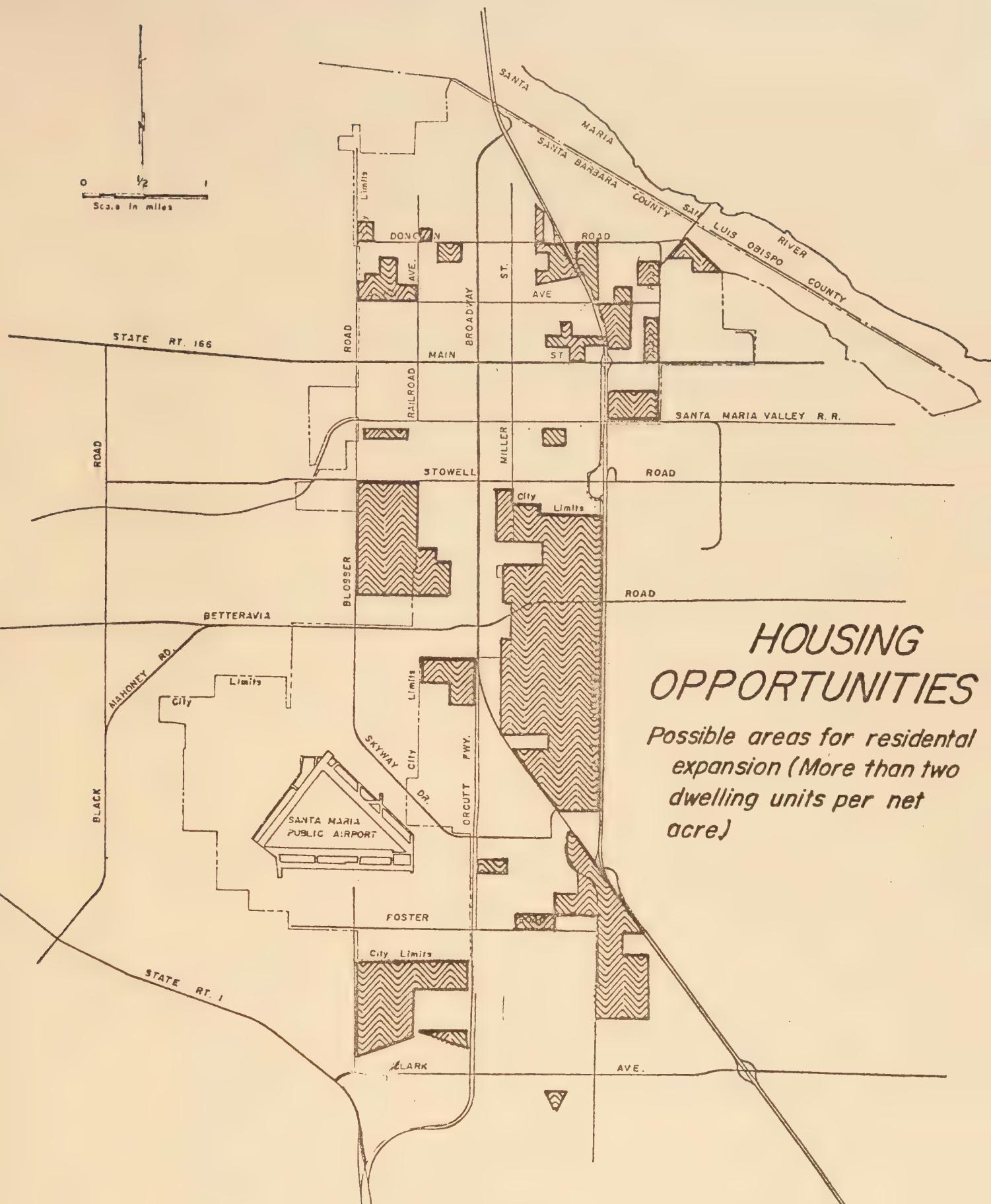
Residential/Agricultural	615 acres
Low Density Residential	79 acres
Low Medium Density Residential	279 acres
Medium Density Residential	106 acres

To compute the real development potential of the land, gross acres are converted to net acres by using a factor of .378. The net figures are as follows:

Residential/Agricultural	383 acres
Low Density Residential	49 acres
Low Medium Density Residential	172 acres
Medium Density Residential	66 acres

Using the densities provided in the proposed Land Use Element, the following number of housing units can be determined:

0 $\frac{1}{2}$ 1
Scale in miles



HOUSING OPPORTUNITIES

Possible areas for residential expansion (More than two dwelling units per net acre)

CITY OF SANTA MARIA

Residential/Agriculture	766 H.U.'s
Low Density Residential	196 H.U.'s
Low Medium Density Residential	860 - 1,376 H.U.'s
Medium Density Residential	<u>792 H.U.'s</u>
Total H.U.'s	2,614 - 3,130

A word of caution: The 615 acres in the Residential/Agriculture classification is located in the area north of Taylor Street which has potential sewer service problems, and in the area east of Suey Road, which is mostly prime agricultural land.

If the 615 acres is subtracted from the total land available for development, the total housing unit growth would be approximately 1,848 units to 2,364 units.

If these figures are then multiplied by the average household size (2.95 per household) and 5% is subtracted to account for a vacancy factor, the total population growth potential for these units is approximately 5,000 to 6,400. Therefore, there is enough residential land available in the City to provide for a growth of 5,000 to 6,400 persons. However, it should be acknowledged that the City services would have to be expanded to compensate for this growth.

These figures refer to the area within the City limits as of December 31, 1976. Any annexations will alter the above projections.

THE HOUSING STOCK

HOUSING TYPES:

There are a variety of unit types and combinations in the City of Santa Maria. The 1975 Special Census provides the following information:

TABLE 2
HOUSING TYPES

TOTAL HOUSING UNITS:	CITY	UNINCORPORATED	TOTAL
	12,266	5,989	18,255
1 Unit Structure	8,291	5,296	13,587
2 - 4 Unit Structure	1,170	76	1,246
5+ Unit Structure	1,900	34	1,934
Trailers	765	582	1,347
Miscellaneous*	140	1	141

*Miscellaneous Units are defined in the Glossary, Appendix A

Residential neighborhoods range in terms of units, from homogenous single family to highly mixed residential. Most highly mixed residential areas are the older areas close to downtown, while the homogeneous single family neighborhoods are located further out to the North, East, and South. It is common to find clusters of multi-family units concentrated in one location.

HOUSING CONDITIONS:

A survey of housing conditions for Santa Maria shows 7.74% of the housing stock is in substandard condition. It is estimated that 5.85% is suitable for rehabilitation and 1.89% is too poor to rehabilitate and should be demolished.

In order to determine housing conditions, a survey was conducted in March of 1975. (Methodology and classification definitions are located in Appendix B of this text.) The classification for measurement of conditions were: Very Good, Good, Fair, and Poor.

For the use of the Housing Assistance part of this Element, this system can be easily converted to the Standard, Deteriorated, or Dilapidated system used by the Federal Government. The following chart gives the approximate equivalents:

Very Good	=	Standard
Good	=	Standard
Fair	=	Substandard/Deteriorated Suitable for Rehabilitation
Poor	=	Substandard/Dilapidated

Table 3 shows the results of the survey by Census Tracts.

The survey indicates most substandard units are located in older areas of the City. Most of these units are among the first units built and are approaching or have reached the end of their life expectancy.

The following three areas prove to be the location of the majority of substandard housing:

- a. Westside - Generally south of Alvin, west of Broadway, north of Morrison, and east of Blosser. This area contains 64% of the substandard housing in the City, but only 20% of the housing stock.
- b. Dal Porto Lane - Over 90% of the housing stock in this small area is substandard.

TABLE 3
1975 HOUSING SURVEY DATA¹

CENSUS TRACTS	STANDARD	SINGLE FAMILY DETACHED			%SUBSTANDARD	STANDARD	MULTI-FAMILY ATTACHED		
		DETERIORATED	DILAPIDATED				DETERIORATED	DILAPIDATED	%SUBSTANDARD
21	1406	116	11	8.28	494	28	2		5.73
61	1463	84	25	6.93	769	42	6		5.87
62	1299	25	8	2.47	22	4	-0-		15.38
64	1608	72	36	6.29	397	19	-0-		4.57
65	880	4	7	1.23	119	-0-	-0-		0.00
67	746	241	133	33.21	1001	50	28		7.23
68	645	23	32	7.86	224	-0-	-0-		0.00
94	-0-	3	2	100.	1	-0-	-0-		0.00
98	190	-0-	-0-	0.00	4	-0-	-0-		0.00
TOTAL	8,237	568	254	9.99%	3,031	143	36		5.91%

¹ Community Development Building Condition Survey, March 1975, combined with 1975 Special State Census data, October 1975. The criteria for determining whether a unit was standard or substandard (deteriorated or dilapidated) is covered in Appendix B.
 Refer to page 27 for map of Census Tracts.

c. East Newlove Drive - 26% of the housing in this area is substandard.

One other area with a number of substandard units worth mentioning is the area just north and east of the downtown area. Approximately 8.36% of the housing in this area is substandard. But the area seems stable and is not expected to decline further.

AGE OF HOUSING STOCK:

A study of the age of the housing stock reveals that most of the housing stock is very young. The following table (Table 4) indicates that approximately 25% of the housing stock is 25 or more years old. Another 59% of the housing stock is 15 to 24 years old.

The 1970 Census indicated that the City of Santa Maria had 10,803 housing units in March of 1970. The 1975 Special Census conducted in October of 1975 showed the City to have a total of 12,266 housing units; a net increase of 1,463 housing units between the taking of the two censuses. Table 4 indicates the time period in which these housing units were constructed.

TABLE 4
YEAR HOUSING STRUCTURE WAS CONSTRUCTED

YEARS OLD	YEAR OF CONSTRUCTION	NUMBER OF DWELLINGS
0-5	March 1970 to October 1975	1,463
5-9	1969 to March 1970	146
10-14	1965 to 1968	309
15-24	1960 to 1964	4,033
25-34	1950 to 1959	3,220
35-44	1940 to 1949	1,245
45 +	1939 or earlier	<u>1,850</u> 12,266

Source: U.S. Department of Commerce, Bureau of the Census,
1970 Census of Population and Housing.

HOUSING STOCK LIFE EXPECTANCY:

There are three major areas of consideration which affect the longevity of the housing stock. First are physical considerations which encompass the type and quality of original construction, the age of the structure, and the level of maintenance. The second area, functional obsolescence,

entails concerns over the unit's ability to meet current tastes and preferences in terms of amenity and size in order to be considered viable and worthy of retaining in the housing stock. The third area deals with economic considerations, such as the value of the underlying land for other purposes which may affect the life span of the housing unit. A further explanation of these considerations is provided in "The Neighborhood" section of this text, which provides an insight into the relationship between the housing unit and the neighborhood it is in.

The assignment of an expected life span to units within the housing stock in Santa Maria was based on information that was readily available and certain assumptions were made about other factors.

Based on the foregoing factors, the following schedule (Table 5) indicates the life expectancy of units within Santa Maria.

Table 6 (following) indicates the number of units which have the life expectancies described in Table 5.

By 1990, on the basis of Table 6 as many as 10,588 units would be expected to still be in service. It is anticipated that 225 units will be lost to public and private projects, thus, the portion of the 1975 housing, assuming no replacements units along the way, would be approximately 10,363 units. Of this housing stock, a portion of it may be expected to be in deteriorated condition in 1990. An estimated 3,185 units will have a life expectancy of 10 years in 1990 and are therefore expected to be removed from the housing stock by the year 2000. A unit which has reached the end of its life expectancy is assumed to be poor enough to warrant removal.

It cannot be emphasized too strongly that these figures are based on the assumption that no positive actions are taken to improve the situation. All programs which are undertaken to increase the supply of new units, conserve neighborhoods, rehabilitate units, or provide public improvements will have considerable influence on the number of units that will have to be replaced in the future.

The implementation section of this Element attempts to provide an integrated approach to meeting this future, as well as present need.

THE NEIGHBORHOOD

GENERAL FINDINGS:

A recent survey indicated that most neighborhoods fall into one of three categories: (1) consistently well maintained units; (2) variety of poorly maintained and well maintained units; and (3) consistently minimal or poor maintenance. The most common situation at the present time in Santa Maria is Category 2, a mixture. But it is important to note how significant situations 1 and 3 are.

TABLE 5

SCHEDULE OF PRESENT LIFE EXPECTANCY IN YEARS

BUILT	STANDARD		SUBSTANDARD	
	Maintenance Level HIGH ¹	MINIMUM	DETERIORATED	DILAPIDATED ²
Before 1939	30 ³	15	10	0
1940-49	40	20	13	0
1950-59	50	25	17 ⁴	0
1960-64	58	29	--	0
1965-68	62	31	--	0
1969-70	66	33	--	0
1970-	68	34	--	0

¹ Assumes 35% of stock is maintained at a high level.

² Assuming no major renovation. It is assumed that such units do not constitute a viable part of the existing housing stock.

³ Life Expectancy: 70 years for unit at time of construction based on NAHB estimates of dwelling unit expectancy.

⁴ No deteriorated structures 1960-1974.

SOURCE: VTN Consolidated, Inc. (Housing Element for the City of South Gate.)

TABLE 6

HOUSING UNITS BY AGE AND CONDITION¹

	STANDARD		SUBSTANDARD	
	Maintenance Level High	Minimum	Suitable for Rehabilitation	Dilapidated
Before 1939	409	759	394	288
1940-49	353	655	237	0
1950-59	1,099	2,042	79	0
1960-64	1,412	2,621	0	0
1965-68	108	201	0	0
1969-70	146	0	0	0
1970-74	1,463	0	0	0
TOTAL	4,990	6,279	710	288

¹ Allocated to condition categories by estimate.

Within the City there are numerous blocks of similar housing units which demonstrate markedly different levels of maintenance, which are discernable on a block basis. It should be noted, however, that in poorly maintained or mixed neighborhoods (Categories 2 and 3), there will always be those persons who will maintain their units no matter what. In general, the attitudes and efforts of neighbors with respect to property maintenance is contagious. The contagious nature of good maintenance as well as bad is known as the "Neighborhood Effect". This group behaviour has important economic ramifications. If all units are well maintained, everyone benefits through property appreciation. If all units are neglected, all owners lose. But owners who under-maintain may still reap benefit from neighboring units, while over-maintained units may be brought down in value by surrounding units.

In summary, all this means is that beyond the aesthetics and pride of ownership, economics may be a motivating factor and this factor is quite directly related to the behaviour of the neighborhood as a whole.

DECLINING AREAS:

Neighborhoods that are classified in Categories (2), variety of poorly maintained and well maintained units, and (3) consistently minimal or poor maintenance, have been mapped and are shown on the following page. There is no clear delineation between these two types of neighborhoods. Therefore, they are classified under one heading: Declining Areas.

It should be understood that just because an area is categorized as a declining area, does not mean it is a substandard area. This category is meant to be a warning signal. The areas should be watched carefully and a program should be undertaken to stabilize and upgrade these areas. Some areas have very few substandard units, but were observed to have a faster deterioration rate than should be expected for the average age of the structures. Some areas were observed as having a deteriorated appearance but further research has shown the area to be stabilizing.

The Neighborhood Analysis, the basis for these conclusions, is a supportive study to the Housing Element. It is not included in this text, but can be reviewed at the Community Development Department office.

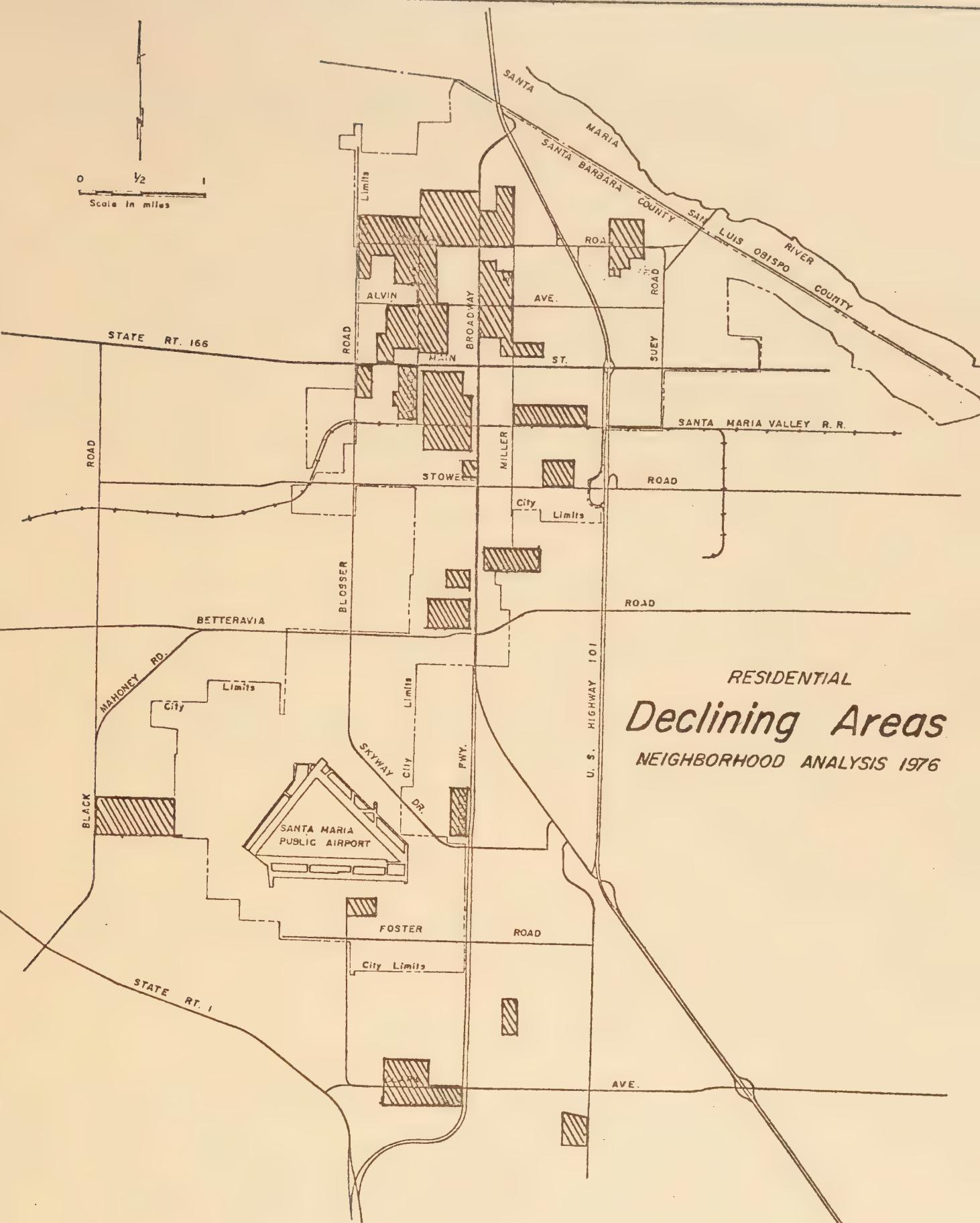
REASON FOR DECLINE:

A study of the neighborhoods in the City indicates there are a number of factors that cause residential units and neighborhoods to decline in appearance. The following are offered as possible causes for the observed problems in various neighborhoods:

Economic Ability

To a certain extent the overall economic situation may influence the

0 $\frac{1}{2}$ 1
Scale in miles



CITY OF SANTA MARIA

amount of resources individual property owners feel they should allocate to maintenance. In any case, the level of income influences the amount allocated to maintenance.

Occupancy

The maintenance level may be affected by the prevalence of owner occupants. The following table (Table 7) indicates the respective number of owner and renter occupants in various census tracts. The census tracts with more owner occupants than renters do correlate highly with those areas that appear to be among the most highly maintained. This observation confirms the general impression that owner occupants will maintain their properties better than non-owners. Another opinion suggests that those multiple unit buildings with an owner-occupant nearby (in the neighborhood) are better maintained than those having absentee landlords. This cannot be confirmed at this time, but it may suggest an important factor in understanding the differences in maintenance levels.

Possible reasons for differences between renter and owner occupied units are:

1. The renter feels that he has no vested interest in the property in which he lives.
2. The renter feels that he has no real incentive to invest his money and time in maintenance of the unit.

Other characteristics of the population may also be significant. Besides income and tenure, age may be significant. Older or retired residents may, for example, devote substantially more effort to maintenance than the families which tend to be younger, and have priorities other than home maintenance.

Taxation

A well maintained building is taxed more highly than a neglected building. Thus, there is a "negative incentive" to maintain, and/or rehabilitate declining residential units.

Type and Quality of Original Construction

This is an extremely important factor. An indicator of original quality is the market for which the unit is intended: Custom construction for high income occupants will last longer than typical low/moderate income housing. Unfortunately, no analysis of the structural quality is available. However, lack of a proper foundation, improper original construction and other structural defects may lead to the point where it is just not economically feasible to maintain a building, and removal is the only realistic solution.

TABLE 7

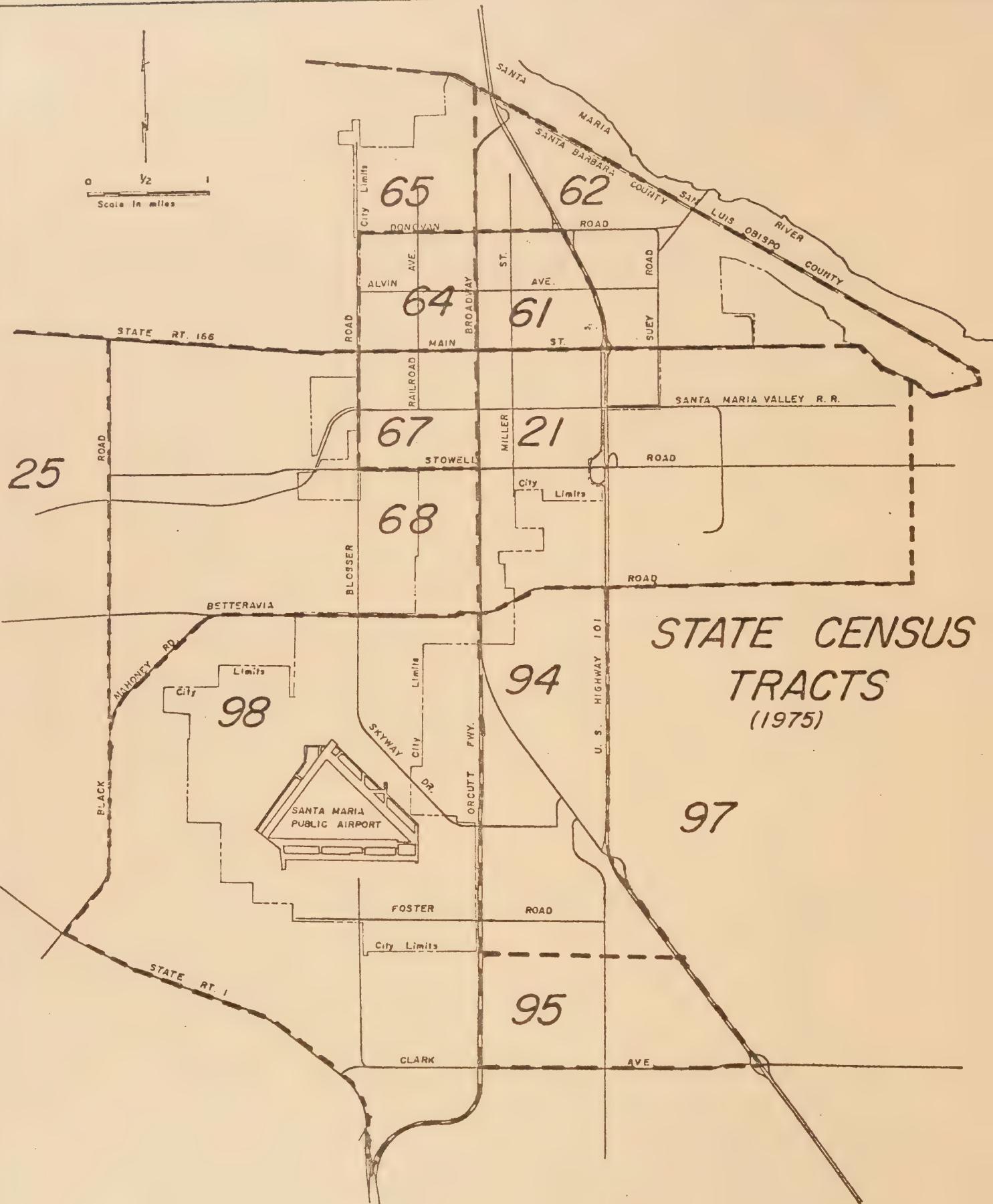
HOUSING TENURE IN 1975 BY CENSUS TRACT WITHIN THE CITY (BY PERCENTAGES)

CENSUS TRACTS										
	21	61	62	64	65	67	68	94	98	TOTAL
Owner										
Occupied Units	60.45	52.22	84.55	50.78	64.54	33.20	30.13	--	90.91	53.60
Renter										
Occupied Units	39.55	47.78	15.45	49.22	31.46	66.80	69.87	--	9.09	46.40

REFER TO THE FOLLOWING MAP FOR CENSUS TRACT IDENTIFICATION.

Scale in miles

0 $\frac{1}{2}$ 1



CITY OF SANTA MARIA

No matter what the original construction, an older building requires more maintenance. Unless this is carefully done, deterioration will start and progressively accelerate.

Public Improvements

Unpaved or poorly paved streets, absence of curbs, sidewalks and gutters, absence of street trees, and overhead utilities on the street and poor street lighting, are all factors which tend to discourage "pride of occupancy". This will be reflected in the maintenance of adjoining buildings. In addition:

1. Residential uses located on a major street are adversely affected by the larger volumes of traffic and noise. This tends to lessen the desirability of these structures for residential use.
2. Occasional flooding may be tolerated without permanent harm to a neighborhood. Frequent flooding will have a serious consequence. While this type of blight is not currently a problem in the planning area, care should be taken to ensure that future annexations or development of "flood plains" or "flood prone areas" are developed so as to prevent any problems.
3. It was noted that those areas with the most unique and attractive street trees were generally very well maintained.

Adjacent Land Use

The land uses adjacent to residential areas appears to have some effect on the levels of maintenance. Those blocks immediately adjacent to such parks as Russell Park, Memorial Park, and Waller Park, a highly attractive land use, are well maintained. Housing adjacent to deteriorated commercial areas, tends to show signs of deterioration.

There are also several areas in the western part of town, where heavy commercial uses are adjacent to residential areas. These uses appear to have a negative impact on the maintenance of adjacent residential areas.

Functional Obsolescence

Changing social values and advances in technology have made older homes in Santa Maria unattractive to home buyers looking for the latest modern conveniences. Unless steps are taken to remodel or rehabilitate these units they can become functionally obsolete.

In a tight housing market, with high costs for new units it may not be particularly important in considering tastes and preferences in housing styles and equipment as a criterion for determining viability.

That is, units which in a "healthier" housing market might be overlooked will now be considered worthy of serious consideration. However, it is noted that some families prefer older units and will seek them out, no matter what.

Health Hazards

Information available from the Santa Barbara County Health Department indicates most health problems are located in older areas of the City.

The Health Department works on a complaint basis. Complaints relate to problems with sewer, water, trash, and rodent/insect control which present health problems. In many cases, when the problem reaches the complaint stage, it is already sizable.

HOUSING ASSISTANCE PLAN

GENERAL FINDINGS:

Information shown herein, indicates there is a total housing assistance need of 1,559 units. Through the Housing Authority and local labor unions, 893 units of assisted housing are now being provided. This would leave a total unmet need of 666 units.

Through the existing Section 8 Program (The Section 8 Program is discussed in Appendix C.), the Housing Authority will be able to provide approximately 89 units a year toward the unmet need (as determined by the Santa Barbara County Housing Allocation Plan). This will only occur, however if the U.S. Department of Housing and Urban Development continues to support the activities of the Housing Authority, by allocating new units to this area.

HOUSING ASSISTANCE NEED:

The following table (Table 8) provides a breakdown of the housing assistance need. Need is based on income and family size, as well as age and physical handicap. Female-headed households make up 24.49% of the total need and minority households make up 48.85% of the total need.

TABLE 8

HOUSING ASSISTANCE NEED

	TOTAL	ELDERLY HANDICAPPED	FAMILY	LARGE* FAMILY
Owner households	176	39	9	128
Renter households	1,171	246	675	250
Additional Families expected to reside	212	-0-	141	71
Total housing assistance need	1,559	285	825	449
PERCENT OF NEED	100%	18%	53%	29%

NOTE: Housing assistance need sources of information were (1) U.S. Department of Housing and Urban Development, Economic Marketing and Analysis Division, Los Angeles Area Office; (2) 1975 Special Census; (3) 1975 Building Condition Survey; (4) 1969 Federal Census; and (5) 1974 R. L. Polk data. This information is provided on forms which are subject to review and revision submitted to H.U.D. annually.

* Large Family is a family of 5 or more persons.

HOUSING ASSISTANCE PROVIDED:

The following table (Table 9) shows the number of assisted units provided as of August 1976.

TABLE 9

NUMBER OF UNITS PROVIDED

NUMBER OF UNITS	NAME OF SOURCE	SPONSOR
150	Evans Park Conventional Housing	Housing Authority
112	Union Plaza High Rise (Senior Citizens)	Teamsters
420	Section 23 Leased Housing (Private housing leased to the Housing Authority)	Housing Authority
122	Central Plaza Low Rise	Teamsters
89	Section 8 Program	Housing Authority

893 Total Housing Assistance Provided

The Housing Authority either sponsors or administers approximately 781 units of housing assistance. In addition, 112 units of moderate income housing assistance is provided in the Union Plaza High Rise Project.

Only part of the units in the Union Plaza and Central Plaza developments are directly assisted. Direct assistance is provided to 40% of the Union Plaza units and 10% of the Central Plaza units. But both of these complexes were built with the Department of Housing and Urban Development FHA low interest loans. Rents are, therefore, controlled through the loan terms, making these developments a form of indirect housing assistance.

According to the U.S. Department of Housing and Urban Development, Santa Maria has the largest amount of housing assistance in Santa Barbara County, and has one of the highest levels of housing assistance in the State of California.

SANTA BARBARA COUNTY HOUSING ALLOCATION PLAN:

The City of Santa Maria will receive 8.9% of any housing assistance allocation made to the County, according to the Santa Barbara County Housing Allocation Plan. This plan has been officially adopted by the Santa Barbara County-Cities Area Planning Council (A.P.C.). The 8.9% allocation is based on the "need" as established by the U.S. Department of Housing and Urban Development and the A.P.C. The plan priorities

census tracts in Santa Maria for location of assisted units. By doing so, it discourages the impaction of neighborhoods either ethnically, economically, or with assisted units. The degree of housing unit deterioration was also considered. By discouraging impaction of neighborhoods, the plan analyzes existing census tracts. All census tracts in Santa Maria are somewhat impacted, however, there are three census tracts that are less impacted than the rest. These are 94, 62, and 68 (see map on page 27). If any new low income housing was proposed to be built in the City, these three areas would have priority. There are sites available in all three areas. Because the plan is subject to change, it is not included with this text. Copies can be obtained at the Community Development Department.

MEETING THE NEED:

As shown in this part, there is a need for 666 units of new Housing Assistance in Santa Maria. Santa Maria can expect to receive approximately 8.9% of any Section 8 Housing Allocation made to the County. This amount is expected to be 89 units a year. At this rate the total housing need would be more than met in eight years. This time period could be reduced if additional allocations through the State were obtained in the Santa Maria area. However, if H.U.D. does not continue its allocations to the County, this time period could be longer.

HOUSING ASSISTANCE PLAN FORMS:

Not included in this text is a set of Housing Assistance Plan Forms, which are submitted to H.U.D. annually as a part of the application for Housing and Community Development Act Block Grant Funds. These forms are not included with the text as they are subject to review and change each year.

These forms do specify a realistic annual goal for the number of dwelling units or persons to be assisted, including: (1) the relative proportion of new, rehabilitated, and existing dwelling units; and (2) the size and type of housing projects and assistance best suited to the needs of lower income persons in the community.

Copies of these forms can be obtained from the Community Development Department.

CHAPTER IV

GOALS AND OBJECTIVES

STATE GOALS

Four broad goals of the Housing Element have been identified by the State (Source: State of California Council on Intergovernmental Relations-General Plan Guidelines, September 1973). They are:

1. To promote and insure the provision of adequate housing for all persons regardless of income, age, race or ethnic background.
2. To promote and insure the provision of housing selection by locations, type, price and tenure.
3. To promote and insure open and free choice of housing for all.
4. To act as a guide for municipal decisions and how the decisions effect the quality of the housing stock and inventory.

THE FEDERAL OBJECTIVE

The primary objective of the Housing and Community Development Act of 1974, as defined by Congress, "...is the development of viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income." Consistent with this objective is the support of Community Development activities which are directed toward the following specific objectives (Source: Housing and Community Development Act of 1974):

1. The elimination of blight and the prevention of blighting influences and the deterioration of property and neighborhood and community facilities of importance to the welfare of the community, principally persons of low and moderate income;
2. The elimination of conditions which are detrimental to health, safety and public welfare, through code enforcement, demolition, interim rehabilitation assistance, and related activites;
3. The conservation and expansion of the community's housing stock in order to provide a decent home and a suitable living environment for all persons, but principally those of low and moderate income;
4. The expansion and improvement of the quantity and quality of community services, principally for persons of low and moderate income, which are essential for sound community development and for the development of viable urban communities;

5. The reduction of the isolation of income groups within the community and the promotion of an increase in the diversity and vitality of neighborhoods through the spatial deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods to attract persons of high income.

CHAPTER V

IMPLEMENTATION POLICIES AND PROGRAMS

INTRODUCTION

Implementation is simply the umbrella term used to identify what the City actually intends to do with respect to meeting housing needs. It is basically a commitment to action delineated in rather specific terms.

When dealing with implementation, it should be realized that there are factors affecting housing which cannot be controlled at the local level. The national economy, in-migration, Government activities such as Vandenberg, cost of labor and materials for new construction are all beyond the City's control. The implementation section can be divided into two key parts: Policies and Programs.

POLICIES

The following policies provide courses of action or directives which will contribute to the achievement of the stated goals.

EXISTING HOUSING STOCK:

1. Encourage the stabilizing and revitalizing of existing neighborhoods through private and public actions aimed at maintenance and rehabilitation of housing units.
2. Discourage the intrusion of non-residential uses into residential areas except where such uses are determined to be compatible with and complementary to those areas.
3. Provide new or upgraded public improvements in deteriorating neighborhoods within the Planning Area so as to foster upgrading in those areas.
4. Protect the supply of low income residential units by encouraging higher level maintenance of those units, particularly those covered by public assistance programs.

NEW UNITS:

1. Encourage a range of new units by type and price range.

2. Encourage the development, in small concentrations, of units which may qualify for assistance and provide increased opportunities for low income residents to qualify for available housing.
3. Encourage development in fill-in areas left vacant within the City.
4. Encourage contiguous residential development in locations that will not place excessive demands on the urban service infrastructure.
5. Encourage residential development of non-prime agricultural lands generally east of Blosser and west of Suey Road and U.S. 101. (The map on Page 16, Housing Opportunities, indicates possible areas for future expansion.)
6. The City will work together with County, State and Federal agencies toward a solution to provide additional migrant farm labor housing in the Santa Maria Valley.
7. Discourage residential development in areas that are subjected to abnormal amounts of noise. Examples of this would include approach areas to the airport and areas adjacent to major roadways. Where residential development does take place in proximity to noise sources, adequate steps, as pointed out in the Noise Element, should be taken to insulate residential structures.

GENERAL

Encourage economic opportunities that will assist low income families on assistance to become economically self-sufficient. This can, in part, be accomplished by providing greater housing opportunities and jobs that would lead to higher incomes and less unemployment.

PROGRAMS

The adoption of local Housing Programs is a mandatory part of the Housing Element as pointed out in the adopted Housing Element Guidelines of the Administrative Code of the State of California. This concept is also reinforced within the Rules and Regulations for the administration of Community Development Block Grant Funds. This element would not be complete without locally adopted housing programs.

This outline of possible programs is intended to provide the City Council with implementation options that will lead to effective realization of the Housing Goals, opportunities and deficiencies stated in the text of this document. The programs set forth in this Element will not be implemented until they have been reviewed at a Public Hearing of the City Council.

Many of the programs will require a multi-agency or cooperative approach. Several of the existing housing problems are area-wide in nature requiring

the involvement of all governmental bodies and/or organizations affected. The use of Block Grant funds is just one example of how these dollars can go further via a multi-agency approach. This point is expanded upon in Program No. 9.

PROGRAM NO. 1: HOUSING IMPROVEMENT PROGRAM

Purpose

To help elderly and low-income persons improve their housing units without causing them undue economic hardship.

How it Works

Basically, this program enables student labor to assist elderly and low-income residents rehabilitate their homes. The owner of the unit would secure a loan for the materials needed. Labor would then be provided by students. Students would work for course credits and experience. An alternative to this would be to provide limited wages to the students, if funds are available.

One provision of the program would be to require the owner to live in the unit for a specified period of time after the unit is improved. If the owner would move out before the end of the time period, he would be charged the cost of the labor minus a percentage for each year he has lived in the unit from the date of rehabilitation. This balance would have to be paid at time of sale.

A survey of rehabilitation costs indicates that the cost of labor accounts for 1/2 to 2/3 the total cost of rehabilitation. Therefore, such a program as described could have a significant effect.

In order to serve the very poor, this service should be combined with low-interest loans and/or grants to pay for materials. Material cost for moderate rehabilitation could run from \$600 to \$4,000, depending on the extend of work required. For example, a materials cost of around \$3,300 has been estimated for insulating an attic, rebuilding a kitchen and bathroom (including new fixtures and rebuilding the rooms), and rewiring the house ("Implementing Local Government Housing Policy, Technical Assistance Bulletin No. 3", Institute for Local Self Government).

Funding Source

Housing and Community Development Act of 1974, City of Santa Maria.
Revenue Sharing, City of Santa Maria.
General Fund, City of Santa Maria.
Community College District.

PROGRAM NO. 2: HOUSING EDUCATION PROGRAMS

Purpose

To help educate persons of declining residential areas to ways they can maintain and rehabilitate their properties themselves.

How it Works

Programs can be set up through Hancock College and/or the City Recreation and Parks Department to provide adult education courses in such do-it-yourself subjects as landscaping, yard maintenance, and home repair and maintenance.

A program of this type would be designed to stimulate interest in areas that need rehabilitating. Classes could be offered at the nearby neighborhood schools to provide local residents easy access to the courses.

Related Programs

This type of program would aid a code enforcement program by providing people with knowledge of how to bring their housing unit up to code themselves.

Funding Sources

Community College District.
City of Santa Maria.

PROGRAM NO. 3: NEIGHBORHOOD PRESERVATION PROGRAM OF THE
CALIFORNIA HOUSING AND FINANCE AGENCY (C.H.F.A.)

Purpose

This program is designed to stop the decline and stabilize neighborhoods and stimulate the flow of private mortgage funds into areas with immediate past history of mortgage deficiency. It is designed to assist areas in achieving self-sufficiency and economic health.

How it Works

The City of Santa Maria will enter into a contract agreement with C.H.F.A. The City will commit a minimum amount of funds to a designated area for public improvements and guarantee the level and quality of public services to the area.

The C.H.F.A. will commit a minimum amount of mortgage funds through private lenders to the neighborhood and insure as many loans as there are qualified borrowers in the designated area.

In order to qualify for this program, the City will be required to go through an application procedure with C.H.F.A. The City would be required to have a Citizen Participation Program, and Affirmative Action Plans plus other such program requirements.

A program of this type could be used to upgrade such declining areas in the City as:

1. The Westside.
2. Dal Porto Lane.
3. East Newlove Drive.

Funding Source

California Housing and Finance Agency.
City of Santa Maria.

PROGRAM NO. 4: MARKS-FORAN ACT

Purpose

Allows for the sale of tax free bonds for the purpose of residential rehabilitation in declining areas.

How it Works

The Marks-Foran Residential Rehabilitation Act of 1973 was enacted, in part, to take the place of the Section 312 Rehabilitation Loan Program. It authorizes all Cities and Counties (and agencies thereof), to sell revenue bonds and bond anticipation notes to finance residential rehabilitation loans. The program is restricted to designated areas where the City or County is committed to concentrated code enforcement in 95% of the units.

Related Programs

Revenue Sharing - These funds can be deposited in high interest accounts and the interest can be used to further reduce the interest to lower income home owners.

Uniform Housing Code Enforcement - The Marks-Foran Act financing would reinforce a Code Enforcement Program.

Funding Source

Sale of revenue bonds and bond anticipation notes.

PROGRAM NO. 5: LOCALLY INSURED LOANS

Purpose

To provide a financing mechanism to support a Code Enforcement Program.

How it Works

This financing technique uses public funds as "leverage" in order to generate private investment. Leverage is simply the technique of investing dollars in order to release a greater number in loan dollars to the target neighborhood.

In other words, rather than lend City funds directly to low-income persons to rehabilitate their homes, thus readily depleting the amount of money available, public money can be put into a pool to insure the loans made by a private lender. It has been estimated that a 10:1 ratio is possible with this approach, i.e. \$10,000 of private money could be lent for every \$1,000 of insurance.

In addition, an insured loan should be below the market rate since the lender's risk is greatly reduced. This in turn should stimulate lenders to make what were formerly considered high-risk loans.

Related Programs

Uniform Housing Code Enforcement, Resale Code Enforcement, Housing Improvement Program, Neighborhood Preservation Program. These programs are discussed in this Section.

Funding Source

Housing and Community Development Act Funds.
Marks-Foran Act.
City of Santa Maria.

PROGRAM NO. 6: HOUSING AND COMMUNITY DEVELOPMENT
ACT OF 1974 (H/CH ACT) FUNDS

Purpose

The purpose of the Act is "The development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income."

How it Works

A. Title I. Community Development

Title I of the Act provides funds for community development activities. Eligible activities include acquisition of blighted and deteriorated properties, acquisition for rehabilitation or conservation activities, acquisition for open space, acquisition and construction of such public works projects as Neighborhood Facilities, Senior Centers, Utilities, Streets, Street Lighting, Trees and other normal appurtenances to streets, parks, flood and drainage facilities, and some water and sewer facilities.

However, Title I H/CD Act Funds cannot be used to construct or subsidize any residential housing, except substantial rehabilitation.

These funds could be used to support such housing programs as, Uniform Housing Code Enforcement, and Neighborhood Preservation Program. These funds are allocated to the City each year and are available through an application and certification process.

B. Title II Housing Assistance

Direct housing assistance is available through this (Section 8) program. The responsibility for administration of the Section 8 Program in Santa Maria rests with the Housing Authority of Santa Barbara County. At various times, the Department of Housing and Urban Development will issue invitation to the Housing Authority to apply for these funds.

The responsibility the City has with this program is to coordinate with the Housing Authority to determine the number of units desired and their proposed location. These figures are then put on forms and sent to H.U.D.

Additional information is provided in this text on the amount and locations of Section 8 Housing.

Funding Source

The Act itself.

PROGRAM NO. 7: UNIFORM HOUSING CODE ENFORCEMENT

Purpose

To maintain and restore properties and housing units to sound conditions.

How it Works

Usually, a program of this type is established to inspect all buildings within a designated area. Owners in the area are required to correct violations of the adopted Uniform Building Code. This type of program, in order to succeed should be combined with low cost loans and in some cases outright grants to enable low-income property owners to finance the cost of rehabilitation of their property.

Related Programs

Presale Code Enforcement, Housing Improvement Program, Housing Education Program, Neighborhood Preservation Program, and the Marks-Foran Act. These programs are all discussed in this section.

Funding Source

Federal Assisted Code Enforcement (F.A.C.E.).
City of Santa Maria.

PROGRAM NO. 8: PRESALE CODE ENFORCEMENT

Purpose

To make all housing in Santa Maria safe and to bring all housing up to code.

How it Works

Realtors, escrow companies, or owners/buyers themselves will be required to give notice to the City that a housing unit is being sold. At this time the City will send an inspector to the housing unit to make a full inspection. The inspector will check the unit to assure that the unit meets the "Uniform Housing Code." Those items that do not meet the housing code would be so noted and all parties involved would receive a written copy of the inspection.

Three courses of action are then open to the City. The exact course of action will be decided upon by the City Council at the time of program implementation.

1. The City requires the owner and/or buyer to correct all deficiencies contingent upon the sale.
2. The City requires the owner to correct hazardous conditions only, (see Appendix D for Hazardous Health and Safety Conditions), contingent upon sale.
3. No follow-up. The City leaves the repairs and corrections up to the owner and/or buyer of the property.

An alternative to this approach is to designate target areas for the implementation of the program. This means that an area needing rehabilitation will be designated and any unit sold in this area will fall under the provision of this program requiring inspection and correction of any deficiencies.

Related Programs

1. Code Enforcement Program - Obviously, the key to this program is the adoption of the "Uniform Housing Code" (which is already adopted by the City).
2. Financing Programs - In some cases, it might be necessary to provide some kind of financing programs for those owners and/or buyers who are not able to afford the repairs and corrections listed. Some of these programs are discussed in this section.

Funding Source

This program will be self-sufficient. A fee will be charged for the inspection.

PROGRAM NO. 9: ENCOURAGEMENT OF THE DEVELOPMENT OF ADDITIONAL HOUSING FOR LOW INCOME FAMILIES

Purpose

To encourage the development of additional housing through various means to be available to low income families.

How it Works

Through the various studies that have been undertaken for this Element, there was found a lack of programs through the State and Federal Government that provides new low income housing. The studies in the Element also reveal a low vacancy rate and a demand for additional housing units, particularly for low income families. Therefore, there was found a need for a program(s) to address this issue.

This program is intended to open the door for further study and development of these types of programs. It is intended to be flexible to meet the ever changing housing needs.

The following is an analysis of some of the possible programs or actions that would contribute to meeting this need. This list is not conclusive and is intended only as a foundation to build other programs from.

1. FHA 235 and 236 - Is a program of home ownership assistance for lower income families. It provides assistance in the form of a monthly payment to the mortgagee and it reduces interest costs to as low as five percent (5%) if the home owner cannot afford a mortgage payment within twenty percent (20%) of his adjusted income.

Only new or substantially rehabilitated single family or condominium units which have been approved by H.U.D. prior to the beginning of construction or the beginning of substantial rehabilitation, are eligible for the financing. The cost of the dwelling can not exceed the limits established by H.U.D., which were at the time of this writing, \$29,500 for a 3 bedroom, and \$33,500 for a 4 bedroom unit.

Because of the high cost of home ownership, this program is geared more for a "moderate" income family. A family of four making a maximum of \$13,000 a year would qualify for the program. In other words, the qualifying requirement would prohibit very low income families from buying a home. This would hold true for other home ownership programs other than 235.

The FHA 236 Program provides financing for multi-family rental units. As an example of the types of units that can be constructed with this financing, the Union Plaza High Rise apartments and the Central Plaza apartments were constructed with this financing.

2. Section 8 New Construction Lease Housing - This program is described in detail in Appendix "C". This is not a home-ownership program, and units constructed under the provisions of this program are multi-family type. H.U.D. prefers that no more than twenty percent (20%) of the units within a project receive Section 8 subsidies.
3. Block Grant Funds - The City could use a portion of its Block Grant Funds to support FHA 235 and 236 and Section 8 New Construction, Rehabilitation Housing Projects. The H/CD Funds could be used to:
 - a. Provide site improvements such as water, sewer, curbs, gutters, and any subdividing necessary; and/or
 - b. Purchase suitable sites, write down the cost of these sites, and sell to a developer(s) conditioned on a commitment to build multi-family units linked to the Section 8 or FHA 235/236 Program.

By utilizing Block Grant funds to reduce development costs for private developers, the City might be able to interest private developers in building in Santa Maria under the Section 8 and FHA 235/236 Programs. By utilizing the County Housing Authority for packaging project applications, the City would have to bear little in the way of administrative costs and could maximize the impact of its limited Block Grant funds and generate substantial economic development in the City.

Further information on the goals for FHA 235 and Section 8 are contained in the Housing Assistance Plan Forms described earlier in the text.

Funding Source

1. Housing and Community Development Act Funds. Title I, II Block Grant and Section 8 Housing.
2. FHA 235 and 236 financing.

APPENDIX

APPENDIX A

GLOSSARY OF TERMS

CONSERVATION

A careful preservation and protection of something. Every building starts to deteriorate from the date it is completed. The rate of deterioration can be drastically arrested by a sound maintenance program vigorously pursued.

DECLINING AREAS

Areas where a significant number of structures need one or more of the following:

1. Yard cleaned and maintained.
2. New paint.
3. Disabled vehicles removed.

Areas where a significant number of structures may also lack proper foundations, plumbing, or be too old to economically be maintained. The neighborhood may be declining due to the absence of basic utilities, and the absence of amenities such as sidewalks, street trees, street lights. Residential neighborhoods which experience high traffic levels may also be declining. (See text for a more thorough discussion.)

DETERIORATED OR SUITABLE FOR REHABILITATION

Structures classified as "Fair" in the Housing Condition Survey and are defined as:

1. A parcel of land on which is located a building which is in need of repair and maintenance that has been deferred to the point that it cannot be considered as repairable during the course of regular maintenance.
2. A parcel of land on which is located a building whose porch or steps or the area leading to them are in such condition as to be considered unsafe and hazardous.
3. A parcel of land on which is located a building whose exterior walls contain holes in the stucco or whose siding is partially removed or pulled away from the supporting frame members.

4. A parcel of land on which is located a building whose exterior yards include a haphazard accumulation of rubbish and discarded material.
5. A parcel of land on which is located a building whose exterior yards include a haphazard accumulation of rubbish and discarded material.

DILAPIDATED

Structure classified as "Poor" in the Housing Condition Survey and are defined as:

1. A parcel of land on which is located a building which has one or more critical or major structural defects resulting from either negligence, damage or overstressing of the structural components.
2. A parcel of land on which is located a building whose structural members were inadequately constructed originally or where the occupancy has changed from that for which it was originally constructed and thereby creates a hazardous condition.
3. Includes any premises on which no buildings are located and on which there is an accumulation of weeds, rubbish, junk and other discarded materials.

HOUSING CONDITION

Refers to the general condition of the structure, pertaining especially to the basic safety of the structure as well as its outward appearance.

HOUSING ASSISTANCE NEED

That portion of the population who cannot afford safe and/or adequate housing because of economic or physical inability is defined as having a housing assistance need.

IMPLEMENTATION

A statement of what the public and decision makers actually are going to do to meet stated goals and objectives. The components of implementation are policies and programs.

LEVERAGE

The technique of investing dollars in order to release a greater number of loan dollars to the target neighborhood.

MISCELLANEOUS UNITS

Are unusual places such as houseboats, railroad cars, etc., serving as residences, however, a review of the Census files indicated that several motel units were classified "Miscellaneous", in error.

NEIGHBORHOOD

An urban area having similar characteristics. The City of Santa Maria has divided the planning area into neighborhoods to facilitate various planning studies.

REHABILITATION

To restore to a former capacity. The process through which structures, which are in a state of disrepair, can be economically repaired or remodeled. Neglecting to rehabilitate structures at an early state of decline may lead to progressive deterioration and the need for more extreme and expensive repairs.

STANDARD

Used as an umbrella category to combine housing units which were rated "Good" or "Excellent" on the Housing Condition Survey in March of 1975. (See Housing Condition Survey.)

SUBSTANDARD CONDITION

Use as an umbrella category to combine housing units which were rated "Fair" or "Poor" on the Housing Condition Survey in March of 1975. They are defined as:

1. A parcel of land on which is located a building which is in need of repair and maintenance that has been deferred to the point that it cannot be considered as repairable during the course of regular maintenance.

2. A parcel of land on which is located a building whose porch or steps or the area leading to them are in such condition as to be considered unsafe and hazardous.
3. A parcel of land on which is located a building whose exterior walls contain holes in the stucco or whose siding is partially removed or pulled away from the supporting frame members.
4. A parcel of land on which is located a building whose exterior window sills or frames have deteriorated to such an extent as to be rotted out.
5. A parcel of land on which is located a building whose exterior yards include a haphazard accumulation of rubbish and discarded material.
6. A parcel of land on which is located a building which has one or more critical or major structural defects resulting from either negligence, damage or overstressing of the structural components.
7. A parcel of land on which is located a building whose structural members were inadequately constructed originally or where the occupancy has changed from that for which it was originally constructed and thereby creates a hazardous condition.
8. Includes any premises on which no buildings are located and on which there is an accumulation of weeds, rubbish, junk and other discarded materials.

APPENDIX B

HOUSING CONDITION SURVEY

METHODOLOGY

Every building in the City was inspected visually from the exterior by a professional team. The following items were checked for condition under these general headings: Missing, broken or unsafe, rotted, paint peeling or needs renewing, mortar cracked or open of: Foundation, walls, roof, gutters, chimney, windows, porch, railings, and steps.

In addition, environmental factors were observed such as yards, the compatibility of uses and surroundings. Each building was then graded according to the following categories:

E-1 Very Good

New and well maintained buildings.

E-2 Fair

Identical to E-1 but buildings ten years or older.

G GOOD

G-1 classification is a parcel of land on which is located a building with only slight defects, which by their nature, are normally corrected during the course of regular maintenance and which are non-structural.

G-2 classification is a parcel of land on which is located a building which shows a lack of proper maintenance of the painted surfaces and/or other weather protection for exterior materials of construction.

G-3 classification is a parcel of land on which is located a building which shows slight damage to such non-structural components as a porch, the steps, the eave overhang, or other functional or architectural appendages.

G-4 classification is a parcel of land on which is located a building which shows small stress cracks in the exterior surface of the building, including the stucco walls, the brick, block or rock chimney, or exterior masonry walls of the building.

G-5 classification is a parcel of land on which is located a building whose drain gutters are in need of repair and show evidence of sagging, rusting out, damaged or missing downspouts, or are in such condition as may create damage to the eave or building foundation area.

G-6 classification is a parcel of land on which is located a building whose yard area is not well maintained, has areas of accumulated weeds and may contain an accumulation of rubbish or discarded matter arranged in an orderly fashion.

F FAIR

F-1 classification is a parcel of land on which is located a building which is in need of repair and maintenance that has been deferred to the point that it cannot be considered as repairable during the course of regular maintenance.

F-2 classification is a parcel of land on which is located a building whose porch or steps or the area leading to them are in such condition as to be considered unsafe and hazardous.

F-3 classification is a parcel of land on which is located a building whose exterior walls contain holes in the stucco or whose siding is partially removed or pulled away from the supporting frame members.

F-4 classification is a parcel of land on which is located a building whose exterior window sills or frames have deteriorated to such an extent as to be rotted out.

F-5 classification is a parcel of land on which is located a building whose exterior yards include a haphazard accumulation of rubbish and discarded material.

P POOR

P-1 classification is a parcel of land on which is located a building which has one or more critical or major structural defects resulting from either negligence, damage or overstressing of the structural components.

P-2 classification is a parcel of land on which is located a building whose structural members were inadequately constructed originally or where the occupancy has changed from that for which it was originally constructed and thereby creates a hazardous condition.

P-3 classification includes any premises on which no buildings are located and on which there is an accumulation of weeds, rubbish, junk and other discarded materials.

In marginal cases the grading of buildings was influenced by the surroundings. Thus, a building between "G" and "F" or "F" and "P" would be downgraded if it happened to have poorly maintained yards, poor surroundings or streets unpaved.

The Neighborhood Analysis has been mapped to a scale of 1" = 100'. The set of maps is a supplement to this report and is on file in the Community Development Department. It should be emphasised the grading was done on external inspection only, and will be subject to modification when internal inspections are made. However, it has been found that such internal surveys usually bear out the findings of the external survey of this type.

APPENDIX C

"SECTION 8" PROGRAM

The term "Section 8" refers to Section 8, of Title II of the Housing and Community Development Act of 1974. This new housing assistance program authorizes "Aid to lower-income families in obtaining a decent place to live" and "Promotes economically mixed housing."

The Section 8 Program can be divided into two and three sections: "Existing", "Rehabilitation", and "New Construction."

The "Existing" Section 8 Program will be administered by the local Housing Authority. Families will be invited to apply, and the Housing Authority will determine their eligibility. If they are eligible, they can search the community for a housing unit. Upon finding the unit, the Housing Authority will have to inspect it to assure that it meets H.U.D. standards. If the unit meets the standards, the Housing Authority will enter into a contract with the family and the owner. Rents cannot exceed the fair market rent limits as determined by H.U.D. which are reviewed annually.

"Rehabilitation" and "New Construction" Section 8 Programs are designed to serve as subsidy vehicles for occupancy of units in newly built housing or in existing housing that undergoes extensive renovation. In both instances, H.U.D. must have agreed in advance to enter into a Section 8 Subsidy Contract either prior to the construction start or, in certain limited circumstances, after construction is commenced but prior to substantial completion.

In both new construction and substantial rehabilitation, the Section 8 subsidy contract between the project owner and the Federal government - or, in the case of a Public Housing Authority (PHA) private owner project, between the PHA and the project owner - is for up to 20 years. When financed by and/or owned by a PHA, the subsidy contract is for up to 40 years. Under terms of contract, payments by the government on behalf of eligible families may be made only for the dwelling units specifically listed in the contract. In this regard, new construction and substantial rehabilitation differ sharply from the existing housing component of the Section 8 Program, in which subsidies are directly linked to specific eligible families, not to specific dwelling units.

APPENDIX D

HAZARDOUS HEALTH AND SAFETY CONDITIONS

MECHANICAL

Unvented gas appliances; except ranges and ovens with AGA seal approval for unvented use.

Faulty adjustment of gas flames.

Deteriorated or damaged gas appliance vents and appliance connectors.

Faulty or damaged gas appliances, such as burned-out combustion chamber.

Inadequate flame clearance from combustible material, including open flame heaters.

PLUMBING

Open or broken sewer.

Malfunction of plumbing fixture drain, such as plugged sewer.

Improper connection of plumbing fixtures to the sewer, such as toilet not sealed to toilet bend.

ELECTRICAL

Improperly installed, hazardous, or faulty electrical wiring. Require removal to return to original installation. Replacement not required.

Bare conductors such as missing switches or fixtures.

Stapled cords and overuse of extension cords.

Overfusing.

Hazardously located knife switches.

STRUCTURAL

Conditions that could be hazardous to life or health:

1. Seriously damaged or deteriorated structural members, stairs, porches, landings, railings and flooring.
2. Structural members that are of insufficient size to carry imposed loads with safety.
3. Elements not excluded, such as: Leaking roof, and walls or windows that allow water and other weather elements to enter the living unit.

OTHER HAZARDS

Open well or pit in yard.

Abandoned refrigerators accessible to children.

Accessory buildings seriously deteriorated to such a condition as to endanger life or limb.

High, dry, weeds and readily combustible rubbish to an extent to be a fire hazard to structures.

High fences or retaining walls in a state of possible collapse to an extent of endangering life or limb.

SANITATION

Accumulation of garbage.

Heavy infestation of rodents and/or vermin.

Excessively filthy conditions.

U.C. BERKELEY LIBRARIES



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